

Imaged Certificate of Notice Page 1 of 7

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Margaret Mary Barrett
Margaret Mary Barrett
DebtorsCase No. 15-16674-ref
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa
Form ID: pdf900Page 1 of 2
Total Noticed: 44

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db +Margaret Mary Barrett, MAILING ADDRESS, P.O. Box 432, Douglassville, PA 19518-0432
db +Margaret Mary Barrett, 2850 59th St. South, Apt. 609, Gulfport, FL 33707-5332
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
r +Century 21 Park Road, 60 Commerce Drive, Wyomissing, PA 19610-3321
cr +Chester County Tax Claim Bureau, 313 W. Market Street, Suite 3602,
West Chester, PA 19382-2804
acc +Sharer Petree Brotz & Snyder, c/o Barry R. Sharer, CPA, 1103 Laurel Oak Road, Suite 105B,
Voorhees, NJ 08043-4376
13622495 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)
13598599 Berks County Tax Claim Bureau, 2nd Floor County Services Center, 633 Court Street,
Reading, PA 19601-4300
13693762 +Borough of Archbald, 400 Church Street, Archbald, PA 18403-2100
13695194 +Borough of Archbald, c/o Mark J. Conway, Esq., 502 S. Blakely Street,
Dunmore, PA 18512-2237
13814129 +Chester County Tax Claim Bureau, c/o Anthony M. Brichta, Esq.,
118 West Market Street, Suite 300, West Chester, PA 19382-2902
13622498 +Egan Enterprises Inc., 1079 Ben Franklin Highway, Douglassville, PA 19518-1800
13761306 +Equity Trust, c/o Eugene J. Malady, Esq., 221 North Olive Street, Suite 1,
Media, PA 19063-2810
13622499 +Equity Trust, 778 Garrett Road, Upper Darby, PA 19082-3812
13622500 +First Nat'l. Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0003
13615035 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003
13648258 +John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101,
Wyomissing, PA 19610-1342
13672501 +Lackawanna County River, Basin Sewer Authority, c/o Mark J. Conway, Esq.,
502 South Blakely Street, Dunmore, PA 18512-2237
13622501 +Lackawanna River Basin Sewer Auth, P.O. Box 280, Olyphant, PA 18447-0280
13622502 +Lackawanna River Basin Sewer Auth., 145 Boulevard Ave. rear, Throop, PA 18512-3339
13837356 +Lackawanna River Basin Sewer Authority, PO Box 280, Olyphant, PA 18447-0280
14063472 +M & T Bank, KML Law Group, P.C., 710 Market St, Suite 5000, Philadelphia, PA 19106-2312
13646192 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13837355 +Mark J. Conway, 502 S. Blakely Street, Dunmore, PA 18512-2237
13622506 +PA American Water, 300 Galley Road, McMurray, PA 15317-2392
13850068 +Paul A. Prince, Esquire, 934 High Street, P.O. Box 696, Pottstown, PA 19464-0696
13940949 +Pennsylvania American Water Company, c/o Allison L. Carr, Esq., 707 Grant Street,
Gulf Tower, Suite 2200, Pittsburgh, PA 15219-1908
13622508 Wells Fargo Bank, N.A., MAC X2595-033, P.O. Box 10438, Des Moines, IA 50306-0438
13633614 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2018 02:02:48
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 16 2018 02:03:00 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr E-mail/PDF: gecscdi@recoverycorp.com Aug 16 2018 01:58:34 Synchrony Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13612261 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 16 2018 01:58:03
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13622497 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 16 2018 01:58:18
Capital One Bank (USA), N.A., by American InfoSource LP as agent, P.O. Box 71083,
Charlotte, NC 28272-1083
13622503 E-mail/Text: camanagement@mtb.com Aug 16 2018 02:02:38 M & T Bank, 499 Mitchell St.,
MS 501-34, Millsboro, DE 19966-9408
13622504 E-mail/Text: camanagement@mtb.com Aug 16 2018 02:02:38 Manufacturers & Traders Trust Co.,
499 Mitchell St., MS501-34, Millsboro, DE 19966-9408
13626164 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 16 2018 02:15:32
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13956286 +E-mail/Text: kborkley@bernsteinlaw.com Aug 16 2018 02:03:19 Pennsylvania American Water Co.,
c/o Daniel R. Schimizzi, Esq., Golf Tower, 707 Grant Street, Suite 2200,
Pittsburgh, PA 15219-1945
13603423 E-mail/PDF: rmscdi@recoverycorp.com Aug 16 2018 02:14:17
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13622507 E-mail/PDF: gecscdi@recoverycorp.com Aug 16 2018 01:58:34 Synchrony Bank,
c/o Recovery Mgmt Systems Corp., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605

District/off: 0313-4

User: Lisa
Form ID: pdf900

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Total Noticed: 44

Date Rcvd: Aug 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +Borough of Archbald, 400 Church Street, Archbald, PA 18403-2100
cr* +Equity Trust, 778 Garrett Road, Upper Darby, PA 19082-3812
cr* +Lackawanna River Basin Sewer Authority, PO Box 280, Olyphant, PA 18447-0280
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 15, 2018 at the address(es) listed below:

ALLISON L. CARR on behalf of Creditor Pennsylvania American Water Company acarr@tuckerlaw.com,
agilbert@tuckerlaw.com
ANTHONY MICHAEL BRICHTA on behalf of Creditor Chester County Tax Claim Bureau
abrichta@buckleyllp.com, sburnett@buckleyllp.com
Daniel Robert Schimizzi on behalf of Creditor Pennsylvania American Water Company
dschimizzi@wtplaw.com, LLescalette@wtplaw.com;sharding@wtplaw.com
EUGENE J. MALADY on behalf of Creditor Equity Trust kjones@ejmcounselors.com,
emalady@ejmcounselors.com
JOHN A. DIGIAMBERARDINO on behalf of Debtor Margaret Mary Barrett jad@cdllawoffice.com,
dmk@cdllawoffice.com
KIRK B. BURKLEY on behalf of Creditor Pennsylvania American Water Company
kburkley@bernsteinlaw.com,
pghecf@bernsteinlaw.com;cwirick@bernsteinlaw.com;cwirick@ecf.courtdrive.com;kburkley@ecf.courtdrive.com
MARK J. CONWAY on behalf of Creditor Borough of Archbald info@mjconwaylaw.com,
mjc@mjconwaylaw.com
MARK J. CONWAY on behalf of Creditor Lackawanna River Basin Sewer Authority
info@mjconwaylaw.com, mjc@mjconwaylaw.com
PETER J. ASHCROFT on behalf of Creditor Pennsylvania American Water Company
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
REBECCA ANN SOLARZ on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.epiqsystems.com
ROBERT H. HOLBER on behalf of Debtor Egan Enterprises, Inc. trustee@holber.com,
rholber@ecf.epiqsystems.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM J. BURNETT on behalf of Trustee ROBERT H. HOLBER william.burnett@flastergreenberg.com,
william.burnett@ecf.inforuptcy.com
WILLIAM J. BURNETT on behalf of Attorney Flaster/Greenberg P.C.
william.burnett@flastergreenberg.com, william.burnett@ecf.inforuptcy.com

TOTAL: 16

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:	§	
	§	
BARRETT, MARGARET MARY	§	Case No. 15-16674 REF
BARRETT, MARGARET MARY	§	
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Robert H. Holber, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. BANKRUPTCY COURT CLERK
United States Bankruptcy Court
The Madison Building, Suite 300
400 Washington Street
Reading, Pennsylvania 19601

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 09/20/2018 in Courtroom 1,

United States Courthouse
400 Washington Street, Ste 300
Reading, PA 19601

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/14/2018

By: /s/Robert H. Holber

Chapter 7 Trustee

Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re:	§	
	§	
BARRETT, MARGARET MARY	§	Case No. 15-16674 REF
BARRETT, MARGARET MARY	§	
	§	
Debtors	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	213,915.00
and approved disbursements of	\$	122,785.09
leaving a balance on hand of ¹	\$	91,129.91

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Berks County Tax Claim Bureau	\$ 21,612.13	\$ 21,612.13	\$ 21,612.13	\$ 0.00
000002	Berks County Tax Claim Bureau	\$ 6,295.53	\$ 6,295.53	\$ 6,295.53	\$ 0.00
000010	M&T BANK	\$ 14,786.81	\$ 14,786.81	\$ 0.00	\$ 14,786.81
000011	Borough of Archbald	\$ 38,640.00	\$ 0.00	\$ 0.00	\$ 0.00
000012	Equity Trust	\$ 610,858.10	\$ 0.00	\$ 0.00	\$ 0.00
000013	Lackawanna River Basin Sewer Authority	\$ 56,050.00	\$ 0.00	\$ 0.00	\$ 0.00
000014	Paul A. Prince, Esquire	\$ 33,938.00	\$ 25,000.00	\$ 25,000.00	\$ 0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Total to be paid to secured creditors \$ 14,786.81
Remaining Balance \$ 76,343.10

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Robert H. Holber, Trustee	\$ 13,195.75	\$ 0.00	\$ 13,195.75
Trustee Expenses: Robert H. Holber, Trustee	\$ 251.57	\$ 0.00	\$ 251.57
Attorney for Trustee Fees: FLASTER/GREENBERG P.C.	\$ 41,492.50	\$ 0.00	\$ 41,492.50
Attorney for Trustee Expenses: FLASTER/GREENBERG P.C.	\$ 2,510.53	\$ 0.00	\$ 2,510.53
Accountant for Trustee Fees: SHARER PETREE BROTZ & SNYDER	\$ 4,716.00	\$ 0.00	\$ 4,716.00
Accountant for Trustee Expenses: SHARER PETREE BROTZ & SNYDER	\$ 19.85	\$ 0.00	\$ 19.85
Other: International Sureties, LTD.	\$ 51.75	\$ 51.75	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 62,186.20
Remaining Balance \$ 14,156.90

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,225.40 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 70.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000003	Capital One Bank (USA), N.A.	\$ 1,551.69	\$ 0.00	\$ 1,086.12
000004	Capital One Bank (USA), N.A.	\$ 2,057.46	\$ 0.00	\$ 1,440.13
000005	First National Bank of Omaha	\$ 4,812.45	\$ 0.00	\$ 3,368.51
000006	Portfolio Recovery Associates, LLC	\$ 5,743.97	\$ 0.00	\$ 4,020.53
000007	Wells Fargo Card Services	\$ 1,174.66	\$ 0.00	\$ 822.21
000008	M&T BANK	\$ 4,885.17	\$ 0.00	\$ 3,419.40

Total to be paid to timely general unsecured creditors \$ 14,156.90

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Robert H. Holber

Trustee

*Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.